



Champions Grow Here!

Small businesses reflect a rich diversity of our City. Owners who are invested stewards to our City and our neighbors. They inspire our young people to dream, to pursue opportunity and exemplify the “Champion” spirit of Clermont.

Small businesses in Clermont create jobs that are critical to the economic prosperity and enhancement to standard and quality of life we depend. Their success is tied to our ability to provide efficient policies and resources to ensure competitive advantage and a platform for future economic growth.

Further, small businesses play a vital role in cultivating vibrant streets in our community. Places, which we all may live, work and play. All areas within the City of Clermont deserve vibrant streets- livable, accessible and with opportunity for all.

To better support the economic success of our small business owners and the City of Clermont, the City offers a “**Champions for Business**” program. The program provides business owners with a one-stop, single contact within the city. An in the trenches advocate providing switchboard services to City departments and following up on your behalf.

From business plan development, connecting small businesses to resources, assisting with building and zoning or simply seeing that any question you have is answered, the City of Clermont is here for you.

Further, the City of Clermont can connect small business owners with both local, regional and state-wide resources to best support business needs.

To close, on behalf of the City of Clermont, we are deeply excited to work with you and together build a more prosperous City for generations to come.

We look forward to serving you,



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“Champions for Business” Mission:

To provide small business owners a single contact within the City to navigate starting and sustaining a small business in the City of Clermont.

What is a small business? The definition varies according to the Small Business Administration, however, generally a business with fewer than 500 employees. Though, 90% of all US businesses have less than 10 employees.

Our Commitment to City of Clermont Small Businesses:

- We aim to understand the needs of our diverse business community;
- We aim to meet your needs as far as we can at the initial point of contact;
- Provide accurate, easy to read information to assist with any applications or permits;

- Regularly review our service standards and measure our performance against these;
- Make sure all complaints will be registered, acknowledged and managed to ensure that proper consideration is given and that you are responded to in a timely manner;
- Provide you with feedback whenever we cannot meet our initial promise and/or service standards; and
- Regularly seek your feedback to ensure that we continue to meet your expectations.

Small Business Concierge Services:

- Area market information
- Business plan resources
- Development services
- Site location and selection
- Property listings
- Incentives
- Hiring resources
- Marketing resources
- Local networking information
- Local media information
- Workforce development resources
- Community Redevelopment Resource and Information
- Healthy Employer Resources



CHAMPIONS GROW HERE!

DOING BUSINESS IN THE CITY OF CLERMONT

There are several key steps to launching a business in the **City of Clermont** and they will vary according to the type of business you intend to start. Follow these guidelines to help you move in the right direction. Please contact us at any step of the way with any questions.

1. Create a business plan and do a needs assessment – A business plan is the blueprint for your new venture. It is a guide, mapping out the course of your business. Determine what your future needs will be, where your business location will reside. Below are links to resources, which may guide you in the process:

- <http://sbdcorlando.com/lakecounty/>
- <http://www.floridatrend.com/article/19875/work-the-plan>

2. Establish a legal business structure – Consult an attorney or tax accountant for guidance on determining how your business is established. Florida Department of State, Division of Corporations:

www.sunbiz.org and any required special licensing with the Florida Department of Business and Professional Regulation <http://www.myfloridalicense.com/dbpr/>. You may also visit: <http://www.floridatrend.com/article/19876/get-organized> for additional information business structure.

3. Choose a location and check zoning regulations – Determine if you will have vendors or customers who come to you, employees, etc. you should also contact the City's Development Department before finalizing location plans or lease agreements to determine if your business location is zoned for the type of business you want to run. There are other considerations for the building that you would want to discuss with them: **Development Services at 352-394-4083 Ext. 300 or 301**

4. Explore the options for financing a business – Financing a startup business may require personal savings, a second income stream, help from family and friends, or a combination. External financing sources are also options and a worthwhile first stop is the Small Business Administration.

- <http://www.floridatrend.com/article/19880/financing>
- <http://sbdcorlando.com/fsbdc-resources/>

5. Register a fictitious business name – If your business will use any name other than the owner's legal name, or if a corporation will use a name other than its legal corporate name, a fictitious name (also referred to as a D/B/A) must be registered with the state. Forms and additional information are available from: Florida Department of State, Division of Corporations, (850) 245-6058. www.sunbiz.org/fichelp.html

6. Obtain a business operations tax certificate - Details on obtaining a City Business Tax Receipt can be provided by contacting **Development Services at 352-394-4083 Ext. 300 or 301**. Home businesses must be aware of possible limitations. Please ask Planning & Zoning staff before submittals to make sure you can adhere to these conditions. Businesses must have a Local Business Tax Receipt (formerly known as Occupational License) prior to opening a business in Clermont.

The application must be filled out, signed (original signatures) and submitted with proof of registration for a corporation, LLC, etc. and proof of fictitious name filing.

Note: Business may be required to have a Life Safety Inspection (min. \$104) prior to occupancy. The Building and Fire Inspector will inspect the unit/building to verify that it is code compliant. *This does not apply to home based businesses (other than residential care homes).

7. Review the hiring process before you hire – Here are the basics:

- Get a Tax Identification Number. If you intend to employ anyone outside of your immediate family, you must obtain an Employer Identification Number (EIN) from the [Internal Revenue Service](http://www.irs.gov) (IRS).
- Contact [Social Security](http://www.ssa.gov). Those who are self-employed and employers with one or more employees must pay Social Security taxes.
- Additional hiring information:
<http://www.floridatrend.com/article/19879/follow-the-laws>

8. Obtain tax information – Development Services issues business tax receipts to those having a commercial and/or residential business within the city limits of Clermont. Prior to applying and paying for a Business Tax Receipt, it should be determined if the skill/trade or business requires Federal and/or State certification/inspection and obtain the necessary proof. If the business name will be different than your legal given name, it is required that the name is registered with the Florida Division of Corporations and provide proof that the registration is active. Home occupations additionally are required to provide proof of residency at the location where the business will be operating from.

Details on obtaining a City Business Tax Receipt can be provided by contacting **Development Services at 352-394-4083 Ext. 300 or 301**. Home businesses must be aware of possible limitations. Please ask Planning & Zoning staff before submittals to make sure you can adhere to these conditions.

- <http://www.clermontfl.gov/departments/development-services/zoning-division-business-tax.shtml>
- www.myflorida.com/dor
- www.irs.gov/businesses

9. Obtain important local permits – Several permits may be needed to comply with building codes, including: <http://www.clermontfl.gov/departments/development-services/>

Business may be required to have a Life Safety Inspection (min. \$104) prior to occupancy. The Building and Fire Inspector will inspect the unit/building to verify that it is code compliant.

*This does not apply to home based businesses (other than residential care homes).

10. Other useful resources:

- Safety and Health Regulations - All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. OSHA outlines specific health and safety standards adopted by the U. S. Department of Labor. For information contact: Federal Occupational Safety & Health Administration **OSHA**: www.osha.gov/dcsp/smallbusiness
- Federal Immigration Reform and Control Act - Requires all employers to verify the employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. Filing for I-9s online is available at: www.uscis.gov

- Workers' Compensation - If the business has four or more employees, or if a construction-related business has any employees, workers' compensation coverage is required. For more information, contact an insurance carrier or the Florida Department of Financial Services, Division of Workers' Compensation, (850) 413-1600. www.fldfs.com
- Florida Unemployment Tax - Businesses with one or more employees may need to apply for a state Unemployment Tax Number. Employers pay a quarterly tax based on the gross quarterly payroll of their employees. Information and forms are available from the DOR's Web site: www.myflorida.com/dor or call the Taxpayers Services at (800) 352-3671.
- Florida Intangible Personal Property Tax - Florida corporations and individuals who control intangible personal property (such as stocks, notes, bonds, mutual funds and leases) must file annually. Accounts receivable not arising from a company's normal course of trade or business is also taxable.

11. Local business networking and support:

- South Lake Chamber of Commerce <http://www.southlakechamber-fl.com/>
- Clermont Downtown Partnership <http://clermontdowntownpartnership.com/join-cdp/>
- University of Central Florida <https://incubator.ucf.edu/>
- National Entrepreneur Center Orlando <http://www.nationalec.org/>
- [Hispanic Initiative Fund](http://hbiffl.com/contact-us/) <http://hbiffl.com/contact-us/>
- [SBDC South Lake, Cesar Gomez](http://sbdcorlando.com/lakecounty/) <http://sbdcorlando.com/lakecounty/>
- [Florida Trend Small Business Resources](http://www.floridatrend.com/small-business/links) <http://www.floridatrend.com/small-business/links>

12. Social entity support

- South Lake Community Foundation <http://cfslc.org/>
- Rollins College Edyth Bush Institute <http://ebi.rollins.edu/>



Business Concierge Request Form

Business Name _____

FEIN# (if applied) _____

Owners Name _____

Phone # _____ Email address _____

Business Location _____

Mailing Address _____

Number of full-time employees: _____ Number of part-time employees: _____

Date Business Established: _____

Social Media Addresses:

What services can we assist you with?

INTERNAL USE

-----Internal

date received _____ Contacted _____

Notes: _____



Resources to promote a healthy environment for employees:

City of Clermont Fitness & Recreation Programs:

<http://www.clermontfl.gov/departments/parks-recreation/arts-recreation-center/index.stml>

Clermont Fire Department:

Blood pressure screening:

The personnel at Station 1, 439 W. Hwy. 50, and Station 2, 2200 Hartwood Marsh Rd., will be happy to take your blood pressure at any time they are not out of the station for emergencies, training, or other reasons.

There is no charge for the service and service is available during reasonable daytime hours.

South Lake Hospital:

Smoking Cessation classes

CPR classes

Diabetes Management classes

First Aid:

<http://www.southlakehospital.com/about-us/community-outreach/community-education/community-education-classes>

Lake County Health Department:

Immunizations

Wellness Programs

Clinical Services

<http://lake.floridahealth.gov/programs-and-services/index.html>

